



3515 Amazonas Drive
Jefferson City, Missouri 65109
573-751-2361
573-751-6635 Fax
www.dhe.mo.gov

TO: Common Manual Recipients

FROM: Carolyn Small, Coordinator/Policy

DATE: February 6, 2004

SUBJECT: Common Manual Updates

Enclosed are the most recent summaries of policy updates approved by the Common Manual Governing Board on December 18, 2003 and January 15, 2004, and a new running index of updates to the July 2003 reprint of the Common Manual.

You also may want to view an integrated version of the electronic Common Manual on the Missouri Department of Higher Education web site. The Integrated Common Manual is a particularly useful reference tool, since it includes new policy language shown by underlined text and deleted language shown by strike-outs. In addition, it contains a special feature: a note box, next to text that has been changed, which includes the effective date and triggering event. At the bottom of each page on which a change has occurred, you will find the policy reference number, batch number and the Governing Board approval date. The Integrated Common Manual is provided as a supplement to the enclosed Common Manual updates. You may view the electronic version of the July 2003 Common Manual, all policy updates to the July 2003 Manual that have been distributed to date, and the Integrated Common Manual at www.dhe.mo.gov/publications/icminfo.htm. MDHE participants are notified that new policy updates have been added to the Integrated Common Manual through a notice posted to the MDHE E-Distribution list. You may subscribe to this list by visiting the subscription page online at www.dhe.mo.gov/mdhedigest/signup.htm.

If you have questions about the content of the Common Manual, monthly policy updates, or the electronic Integrated Common Manual, contact Carolyn Small, coordinator - policy analyst, at (573) 751-1767.

Enclosures

Subject

Index

Section	Subject of Revision	Distribution Date
2.2	The Life of a FFELP Loan	September 29, 2003
2.2.C	Repayment	September 29, 2003
3.5.A	Federal Origination Fee and Lender Fees: Payment and Reporting	February 6, 2004
3.5.D	Reporting Loan Status Changes	October 21, 2003
3.6.B	Financial Responsibility	September 29, 2003
4.4	Reporting Social Security Number Changes	October 21, 2003
4.6	Withdrawal Dates	September 29, 2003
4.7.A	Return Amounts for Title IV Grant and Loan Program	February 6, 2004
4.8.A	National Student Loan Data System (NSLDS) Enrollment Reporting	October 21, 2003
5.2.B	Social Security Number Data Match	December 31, 2003
5.2.D	Prior Overpayment	November 7, 2003
5.3	Prior Loan Written Off	December 31, 2003
5.7	Effect of Drug Conviction on Eligibility	February 6, 2004
6.1	Defining an Academic Year	December 31, 2003
6.2	Determining the Period of Enrollment	February 6, 2004
6.8	Determining the Student's Dependency Status (Dependency Overrides)	December 31, 2003
6.8	Determining the Student's Dependency Status (Dependency Status Criteria)	December 31, 2003
6.11.A	Stafford Annual Loan Limits	February 6, 2004
6.11.E	Prorated Loan Limits (Exclusions from Loan Proration)	February 6, 2004
6.11.E	Prorated Loan Limits (Request for Additional Loan Funds)	February 6, 2004
6.15.D	Additional Unsubsidized Stafford Loan Certification	February 6, 2004
7.1.B	Creditworthiness (Prior Bankruptcy)	December 31, 2003
7.1.B	Creditworthiness (Period of Enrollment vs. Loan Period)	February 6, 2004
7.1.C	Effect of Bankruptcy on Creditworthiness	December 31, 2003
7.3	Processing the Loan Request	February 6, 2004
7.7.J	Disbursement to Transfer Students	December 31, 2003

	(Defining an Academic Year)	
7.7.J	Disbursement to Transfer Students (Transfer Before Full Disbursement or Delivery)	December 31, 2003
7.9.A	Assessing the Origination Fee	February 6, 2004
8.7.E	Late Delivery	December 31, 2003
8.7.F	Delivery to Borrowers in Special Circumstances	December 31, 2003
8.7.G	Delivery to Transfer Students	December 31, 2003
9.1.A	Lender Processing of Enrollment Changes	February 6, 2004
9.1.B	Lender Reporting of Enrollment Changes	October 21, 2003
9.5.B	Maximum Repayment Period	September 29, 2003
10.5.B	Deferment Documentation – In-School	February 6, 2004
10.19.E	Death	February 6, 2004
10.21	Mandatory Administrative Forbearance	December 31, 2003
10.21.B	Exceptional Circumstances	February 6, 2004
10.21.C	Repayment Accommodation	December 31, 2003
10.22.C	National Service, Loan Forgiveness, or Department of Defense Repayment	October 21, 2003
11.3.C	Forbearance Option	February 6, 2004
11.3.E	Rolling Delinquency	February 6, 2004
11.3.F	Special Occurrence	February 6, 2004
11.4	Satisfying Due Diligence Requirements	February 6, 2004
11.4.A	Due Diligence Requirements for Loans with Monthly Repayment Obligations	November 7, 2003
11.4.B	Due Diligence Requirements for Loans with Repayment Obligations Less Frequent Than Monthly (Default Claim Filing)	November 7, 2003
11.4.B	Due Diligence Requirements for Loans with Repayment Obligations Less Frequent Than Monthly (Text Reorganization)	November 7, 2003
11.5.A	Default Aversion Assistance Request (DAAR)	December 31, 2003
11.5.B	Default Aversion Assistance Request Form	December 31, 2003
11.7.D	Endorser Address Skip Tracing Requirements	February 6, 2004
12.1.D	Claim File Documentation	November 7, 2003
12.8	Discharge	February 6, 2004
12.8.B	Closed School	September 29, 2003
12.8.C	Death	December 31, 2003
12.8.D	False Certification	December 31, 2003
12.8.E	Total and Permanent Disability (Payments After Claim Payment)	November 7, 2003

12.8.E	Total and Permanent Disability (Discharge Application)	November 7, 2003
12.9	Forgiveness	February 6, 2004
12.9.A	Loan Forgiveness Demonstration Program for Child Care Providers	December 31, 2003
12.9.B	Teacher Loan Forgiveness Program (Waiver of Uninterrupted Service Requirement)	November 7, 2003
12.9.B	Teacher Loan Forgiveness Program (Application and Eligibility Determination Process)	December 31, 2003
12.9.B	Teacher Loan Forgiveness Program (Clarifying the Forgiveness Amount)	February 6, 2004
13.3.B	Non-Default Claims (Due Diligence and Ineligible Borrower Claims)	November 7, 2003
13.3.B	Non-Default Claims (Due Diligence Violations for Death or Total and Permanent Disability Claims)	December 31, 2003
13.4.A	Original Filing Deadline	February 6, 2004
Figure 2-1	Life of a Stafford Loan	September 29, 2003
Figure 2-2	The Life of a PLUS Loan	September 29, 2003
Figure 6-2	Frequency of Annual Loan Limits	December 31, 2003
Figure 10-2	Forbearance Eligibility Chart	October 21, 2003
Appendix G	Glossary (Claim)	September 29, 2003
Appendix G	Glossary (Reaffirmation)	September 29, 2003
Appendix G	Glossary (Lender)	October 21, 2003
Appendix G	Glossary (Mandatory Administrative Forbearance)	October 21, 2003
Appendix G	Glossary (Mandatory Forbearance)	October 21, 2003
Appendix G	Glossary (Academic Year)	December 31, 2003
Appendix G	Glossary (Collection Costs vs. Collection Charges)	December 31, 2003
Appendix G	Glossary (ED Form 799 Replaced with "LaRS")	February 6, 2004
Appendix G	Glossary (School Definitions)	February 6, 2004
Appendix G	Glossary (Discharge)	February 6, 2004
Appendix G	Glossary (Forgiveness)	February 6, 2004
Appendix G	Glossary (Independent Student)	February 6, 2004

If you have any questions about this publication of *Common Manual* Updates, please contact the MDHE Information Center at (800) 473-6757 or (573) 751-3940.

Running Index of Updates for July 2003 *Common Manual*, through January 15, 2004.

Furnished by the Missouri Department of Higher Education - Student Loan Program



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Forbearance Notification upon a Borrower's Death

The *Common Manual* has been revised to state that a lender must send a notice to — as opposed to notify — a borrower or endorser stating that an administrative forbearance was granted for up to an additional 60 days in order for the lender to collect death documentation. This change recognizes that it is impossible for the lender to notify a deceased Stafford or PLUS borrower. Revised policy instead requires the lender to send a notice to the borrower's or endorser's address stating that the forbearance has been granted.

Affected Section: 10.19.E Death

Effective Date: Reliable but unofficial notifications of a borrower's or, in the case of a PLUS loan, the borrower's or student's death, received by the lender on or after August 21, 2001.

Basis: §682.211(f)(6); §682.402(b)(3).

Policy Information: 736/Batch 110

Guarantor Comments: None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Dependent Student Eligibility for Additional Unsubsidized Stafford Loans

The *Common Manual* has been updated to add examples of the types of circumstances that a financial aid administrator (FAA) may use to determine that a dependent student is eligible for additional unsubsidized Stafford loan funds. If a dependent student's parent is unable to obtain a PLUS loan because of exceptional circumstances such as adverse credit history, incarceration, parental whereabouts unknown, or family income that is limited to public assistance or disability benefits, the dependent student may be eligible for additional unsubsidized Stafford loan funds. A parent's unwillingness or refusal to obtain a PLUS loan is not considered an exceptional circumstance. The FAA must document the exceptional circumstances that are used as the basis for determining that a dependent student is eligible for additional unsubsidized Stafford loan funds.

Affected Section:	6.15.D Additional Unsubsidized Stafford Loan Certification
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	§682.201(a)(3).
Policy Information:	737/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Regaining Title IV Eligibility After a Drug Conviction

The *Common Manual* has been updated to state that a student who loses Title IV eligibility because of a drug conviction and subsequently completes a qualified drug rehabilitation program regains eligibility for Title IV funds on the date he or she successfully completes the program. The maximum loan period that a school may certify for a student who regains Title IV eligibility after a drug conviction is the academic year during which the student regains eligibility.

Affected Section:	5.7 Effect of Drug Conviction on Eligibility
Effective Date:	Student eligibility determinations made for award years beginning on or after July 1, 2000.
Basis:	§668.40(c); 2003-04 <i>Federal Student Aid Handbook</i> , Volume 1, Chapter 1, page 1-14.
Policy Information:	738/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Period of Enrollment vs. Loan Period

The *Common Manual* has been updated to replace the term "period of enrollment" with "loan period" where appropriate. In addition, regulatory citations have been added to section 6.2 of the manual.

Affected Section:	6.2 Determining the Period of Enrollment
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	None.
Policy Information:	739/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Period of Enrollment for Which the Loan Is Intended vs. Loan Period

The *Common Manual* has been updated to standardize terminology within the text. The phrase "period of enrollment for which the loan is intended" has been replaced with "loan period" under the subheading "Determining Adverse Credit" in this subsection.

Affected Section:	7.1.B Creditworthiness
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	None.
Policy Information:	740/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

In-School Deferment Documentation

Subsection 9.1.A of the *Common Manual* has been corrected to consistently state that a lender, upon receiving reliable information indicating that a borrower may be eligible for an in-school deferment, must determine the borrower's eligibility and, if the borrower is eligible, grant the deferment. Information regarding a borrower's authorization for deferment on the Master Promissory Note has been relocated to subsection 10.5.B. References to the common PLUS Application and Promissory Note have been deleted.

Affected Sections:	9.1.A Lender Processing of Enrollment Changes 10.5.B Deferment Documentation – In-School
Effective Date:	In-school deferments granted by the lender on or after October 1, 1998. Removal of text relative to the common PLUS application and promissory note is effective for loan periods that begin on or after July 1, 2004, or for any loan certified on or after July 1, 2004 regardless of the loan period.
Basis:	§682.210(c)(1) and (4).
Policy Information:	741/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Notification When Mandatory Administrative Forbearance is Granted for Exceptional Circumstances

Subsection 10.21.B of the *Common Manual* has been revised to clarify that a lender, while not required to notify the borrower or endorser at the time a mandatory administrative forbearance is granted due to exceptional circumstances (i.e., local or national emergency, military mobilization, or natural disaster), must do so as soon as feasible, as noted in a cross-reference to section 10.21.

Affected Section:	10.21.B Exceptional Circumstances
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	§682.211(i)(2) and (3).
Policy Information:	742/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Due Diligence Requirements

The *Common Manual* has been updated to add detail to section 11.4 noting that no gap in due diligence activity of greater than 60 days is allowed in the case of a loan transfer. Revised policy also states that there is no 5-day tolerance for due diligence activities for an ICA/location cure and clarifies that the 45-day maximum period between due diligence activities is not extended by the 5-day tolerance. Further, the section title has been revised to more specifically address the information found in this section.

Affected Section:	11.4 Satisfying Due Diligence Requirements
Effective Date:	Retroactive to the implementation of the <i>Common Manual</i> .
Basis:	§682.411(b)(2); §682.411(k); §682 Appendix D.
Policy Information:	743/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Endorser Address Skip Tracing When Endorser Is Not Delinquent

The *Common Manual* has been revised to clarify that a lender is strongly encouraged to initiate skip tracing activities on an endorser if the endorser's address becomes invalid during any period when the endorser is not delinquent.

Affected Section:	11.7.D Endorser Address Skip Tracing Requirements
Effective Date:	Loans on which the first day of delinquency on the oldest outstanding due date is after July 1, 1996.
Basis:	DCL 96-L-186/96-G-287, Q&As #59 and #60.
Policy Information:	745/Batch 110
Guarantor Comments:	None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Teacher Loan Forgiveness

Revised policy clarifies that under the Teacher Loan Forgiveness Program, the Department repays a maximum of \$5,000 (combined total for loans obtained under both the FFELP and FDLP) of a qualified borrower's Stafford loan obligations, and Consolidation loan obligations to the extent that a Consolidation loan repaid a borrower's Stafford loan(s).

Affected Section:	12.9.B Teacher Loan Forgiveness Program
Effective Date:	Teacher Loan Forgiveness Applications received by the lender on or after July 1, 2001, from a "new borrower" on or after October 1, 1998, unless implemented earlier by the guarantor.
Basis:	§682.215.
Policy Information:	746/Batch 110
Guarantor Comments:	None



Policy Changes Approved January 15, 2004

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Original Filing Deadlines for Death and Total and Permanent Disability Claims

The *Common Manual* policy language regarding the applicable filing deadlines for death and total and permanent disability claims has been revised to coordinate with the language style used to address other claim types. The revised language rephrases existing policy that states that the guarantor will purchase the disability or death claim even if the lender does not file a death or total and permanent disability claim within the required 60-day filing period—provided that the lender did not incur violations that resulted in a noncurable cancellation of the loan's guarantee before receiving certification of the borrower's disability, or before the date it determined that the borrower died or student for whom the loan was obtained died, as applicable. The claim will be subject to an interest penalty and the lender will be required to repay all interest benefits and special allowance payments for amounts received or otherwise payable after the 60-day filing period. If the lender incurs timely claim filing or due diligence violation that results in the cancellation of the loan's guarantee and the violations are not cured, the guarantee of the loan cannot be reinstated. The lender also must not attempt to collect on the loan.

Affected Section: 13.4.A Original Filing Deadline

Effective Date: Death claims filed by the lender retroactive to the implementation of the *Common Manual*, and total and permanent disability claims filed by the lender on or after July 1, 2002.

Basis: §682.402(b) and (c).

Policy Information: 747/Batch 110

Guarantor Comments: None



Policy Changes Approved January 15, 2004

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Discharge Definition Updated

The glossary definition of "discharge" in the *Common Manual* has been updated to include unpaid refund discharge in the list of potential reasons why borrower or any comaker might be released from all or a portion of his or her loan obligation. The revised definition is as follows:

Discharge: The release of a borrower or any comaker from all or a portion of his or her loan obligation, as applicable, due to bankruptcy, school closure, death, total and permanent disability, an unpaid refund by the school, or the school's false certification of a FFELP loan. See section 12.8.

Affected Sections: 12.8 Discharge
appendix G

Effective Date: The revised definition of discharge that incorporates unpaid refund discharge is effective on or after July 1, 2001.

Basis: §682.402(a)(1).

Policy Information: 748/Batch 110

Guarantor Comments: None



Policy Changes Approved **January 15, 2004**

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Forgiveness Definition Added

A glossary definition of "forgiveness" has been added to the *Common Manual* as follows:

Forgiveness: The release of a borrower or any comaker, as applicable, from all or a portion of his or her loan obligation due to qualifying child care service or qualifying teaching service as authorized by Title IV, Part B of the Higher Education Act, as amended. See section 12.9.

Affected Sections: 12.9 Forgiveness
appendix G

Effective Date: The definition of forgiveness is effective on or after October 8, 1998.

Basis: HEA 428J, 428K, and 460.

Policy Information: 749/Batch 110

Guarantor Comments: None



Policy Changes Approved January 15, 2004

Unified Student Loan Policy

Batch 110: Proposal 736 - 743, & 745 - 750

The nation's guarantors provide the following summaries to inform schools, lenders, and servicers of the latest *Common Manual* policy changes. These changes will appear in the manual's next annual update in July 2004. These changes will also be incorporated into the January 2004 *Integrated Common Manual*. The *Integrated Common Manual* is available on the MDHE web site at www.dhe.mo.gov/Publications/cminfo.htm. Please carefully note the effective date of each policy change.

Independent Student Definition

The glossary definition of "independent student" has been updated to remove the specific criteria included on the Free Application for Federal Student Aid (FAFSA) that classify a student as independent for Title IV purposes. The revised definition reads as follows:

Independent Student: A student who meets one or more of the criteria listed on the Free Application for Federal Student Aid (FAFSA) that classify a student as independent for Title IV purposes. A student also may be classified as independent if a financial aid administrator determines and documents that the student is independent based on his or her professional judgment of the student's unusual circumstances. See section 6.8 for additional information regarding the determination of a student's dependency status.

Affected Section: appendix G
Effective Date: Retroactive to the implementation of the *Common Manual*.
Basis: None.
Policy Information: 750/Batch 110
Guarantor Comments: None